#### APPENDIX P

## MAP REQUIREMENTS AND RESOURCES

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### RESOURCES FOR EVALUATING LOCAL HOUSING NEEDS

## I. CDBG MAP REQUIREMENTS

Each application to CDBG must include clearly legible maps that:

- 1) illustrate the applicant's political jurisdiction, and
- 2) identify the proposed project area.

Applicants are encouraged to submit maps at the minimum size and scale that will clearly convey all required information. Applicants should submit maps of a different scale where this will increase clarity. More than one type of information may be combined on one map if the information is clearly legible when combined.

#### **Political Jurisdiction Map**

The map of the applicant's political jurisdiction must identify:

- □ the boundaries of the entire jurisdiction;
- □ the project's location within the jurisdiction; and
- if applicable, the service area of the project.

## **Project Area Map**

The map of the proposed project area must identify:

- □ the boundaries of the project area;
- u the locations of all proposed activities such as land to be acquired, buildings to be demolished, blocks where housing will be rehabilitated, sites where new housing will be constructed, streets or water lines to be reconstructed, water treatment plant to be constructed; and
- u the boundaries of any 100-year floodplain designated by the Federal Emergency Management Agency.

Because the geographic area of a CDBG project is often critical for demonstrating compliance with the benefit to low and moderate income requirement, all project activities must take place within the project area boundaries unless specifically authorized by MDOC.

## II. SOURCES FOR MAPS

**U.S. Census Maps** identifying the census districts within each county may be ordered from the Census and Economic Information Center (CEIC), Montana Department of Commerce, 301 South Park Ave., P.O. Box 200505, Helena, Montana 59620-0505, (Telephone 841-2740). Microfiche copies of the county census district maps are available free; paper copies of the maps may be purchased.

A wide variety of CEIC data can be accessed via the CEIC web page located at:

http://ceic.mt.gov

Montana CEIC offers a range of *map services related to census and economic data* at:

http://ceic.mt.gov/Maps\_Gis.asp

Maps of Montana's counties, cities and towns can also be ordered from the Data and Statistics Bureau, Montana Department of Transportation, 2701 Prospect Avenue, P.O. Box 201001, Helena, MT 59620-1001 (444-6200). http://www.mdt.mt.gov/travinfo/maps

Maps of designated flood plains may be ordered from the Montana Department of Natural Resources and Conservation (DNRC), Water Operations Bureau, 1424 – 9<sup>th</sup> Avenue, P.O. Box 201601, Helena, MT 59620-1601 (406/444-6654 or 444-0860). You can also check the DNRC floodplain resources that can be found on-line at

http://www.dnrc.mt.gov/wrd/water op/floodplain/default.asp

and the DNRC Water Resource Division information at

http://www.dnrc.mt.gov/wrd/default.asp

Maps depicting a variety of natural resource related information including topographic maps, may also be ordered from the Montana State Library, Montana Natural Resources Information System (NRIS), 1515 E. Sixth Ave., P.O. Box 201800, Helena, MT 59620-1800 (Telephone 444-5354). The NRIS data can also be accessed via the following NRIS web page: http://nris.mt.gov/gis/

#### III. RESOURCES FOR EVALUATING LOCAL HOUSING NEEDS

#### A. <u>Statewide Montana Housing Condition Study</u> (February, 2005)

A potentially very useful resource regarding local housing conditions is the statewide Housing Condition Study, available from the MDOC Housing Division (841-2820) and also on-line at http://commerce.mt.gov/Housing/Hous CP HsgCondStdy.asp

This study provides an excellent and readily available source of information based on county appraiser property tax information about all dwellings throughout the State. The information presented in the study is also available by county and selected municipalities (at least one within each county).

Using this information concerning counties and municipalities will enable communities

and organizations to better understand and identify what types of housing structures are available for rental and purchase. The information can also be used to identify the housing stock which may need rehabilitation.

# **B.** <u>Housing Rehabilitation Program Workbook</u> and <u>Designing and Initiating a Small Community Housing Rehabilitation Program</u>

The Montana CDBG Program has two publications available to assist local governments: <u>Housing Rehabilitation Program Workbook</u> and <u>Designing and Initiating a Small Community Housing Program</u>.

The CDBG Program also has available booklets on housing rehabilitation entitled <u>Housing Rehabilitation for Small Cities -- Second Edition</u> prepared by the Council of State Community Development Agencies and <u>How to Design a Rental Rehabilitation Program</u> prepared by the U.S. Department of Housing and Urban Development.

# C. <u>Affordable Housing for Montana, A Primer for Local Governments and Communities, 1995</u>

This report provides an excellent overview of the issues involved in providing affordable housing and options available to local governments and non-profit organizations. It was prepared for the Montana Department of Commerce by consultants Rand Kennedy, Nancy Leifer, and Karen Ward with assistance from Lambros Real Estate.

## IV. ECONOMIC AND DEMOGRAPHIC DATA RESOURCES

#### A. <u>Economic and Demographic Databook</u> – May, 2007 Update

The MDOC Housing Division (http://housing.mt.gov/index.asp, 841-2840) maintains an *Economic and Demographic Databook* of historic and forecasted information by county -- including employment data, earned and unearned income, earnings by industry, and population by age cohorts both male and female. The material is presented in large tables and is helpful when making decisions regarding future housing projects within communities. It can be found on-line at: http://housing.mt.gov/Hous\_CP\_E&D-Databook.asp

#### B. Economic and Demographic Analysis of Montana – 2007 Update

This resource provides current economic and demographic information for Montana. Analyzing the economy, and assessing data pertaining to the demographic attributes that have changed since the 2000 Census, *Economic and Demographic Analysis of Montana* also contains an affordable housing index to help communities determine current affordability of housing in Montana; an identification of households and persons receiving food stamps by county; an identification of the labor force, employment and unemployment statistics; and current estimates on new housing construction in the state. It is available from the MDOC Housing Division (841-2840) and is also available on-line at: <a href="http://housing.mt.gov/Hous\_CP\_Econ\_Demographic\_Analysis.asp">http://housing.mt.gov/Hous\_CP\_Econ\_Demographic\_Analysis.asp</a>

## C. MDOC's Census and Economic Information Center (CEIC)

Another essential source for housing-related data is MDOC's Census and Economic Information Center (CEIC, 841-2740, http://ceic.mt.gov), the official source of U.S. Census data for Montana. CEIC is located within MDOC's Economic Development Division and assists individuals, businesses, governments, communities and economic development efforts by providing Montana demographic and economic information and statistics, as well as technical expertise. CEIC is the designated state agency to provide user access to electronic data from the Census Bureau and to receive, reproduce, and distribute maps produced by the Bureau. The Census & Economic Information Center's web site allows the public to research and gather data in an easily accessible manner.

CEIC compiles and updates the Montana County Statistical Reports, which can be found on-line at http://ceic.mt.gov/Demog Profiles.asp. This is a collection of demographic and socioeconomic data for Montana and its 56 counties and all reservations. CEIC also maintains a collection of documents and electronic files that address the economy and population of the state (historical as well as current), including special papers and statistical reports from federal agencies and other Montana state agencies.

# D. Fannie Mae Foundation's "KnowledgePlex" and "DataPlace"

Launched by the Fannie Mae Foundation's KnowledgePlex Project, the DataPlace website, http://www.dataplace.org, lets users create maps, charts, and tables for large and small geographic areas and compiles housing data online. Social, economic, and housing numbers come from the U.S. Census, Home Mortgage Disclosure Act (HMDA), HUD, and other sources. KnowledgePlex, http://www.knowledgeplex.org, is designed to support the efforts of practitioners, grantors, policy makers, scholars, investors, and others involved or interested in the fields of affordable housing and community development and has an extensive on-line library of resources and links.

#### E. Housing Assistance Council

A nonprofit corporation headquartered in Washington, D.C., the Housing Assistance Council (HAC) has been helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence, and self-help strategies. The mission of the Housing Assistance Council (http://www.ruralhome.org/) is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places. HAC assists in the development of both single- and multi-family homes and promotes homeownership for working low-income rural families through a self-help, "sweat equity" construction method. The Housing Assistance Council offers services to public, nonprofit, and private organizations throughout the rural United States. HAC also maintains a special focus on high-need groups and regions: Indian country, the Mississippi Delta, farmworkers, the Southwest border colonias, and Appalachia.

#### F. National Low-Income Housing Coalition

The National Low Income Housing Coalition (NLIHC, http://www.nlihc.org/) is a national organization dedicated to ending America's affordable housing crisis: "We believe that this is achievable, that the affordable housing crisis is a problem that Americans are capable of solving. While we are concerned about the housing circumstances of all low income people, we focus our advocacy on those with the most serious housing problems, the lowest income households." The NLIHC is one of the

partners working to develop a *National Housing Trust Fund* that would serve as a source of revenue for the production of new housing and for the preservation or rehabilitation of existing housing that is affordable for low income people. The goal of the Fund is to produce, rehabilitate, and preserve 1,500,000 units of housing over the next 10 years. http://www.nlihc.org/detail/article.cfm?article\_id=3834

#### G. Rural Community Assistance Corporation (RCAC)

RCAC is a nonprofit organization dedicated to assisting rural communities achieve their goals and visions by providing training, technical assistance and access to resources. RCAC has 35 field offices in our 13-Western state service region, **including Montana** – RCAC's work encompasses many services including environmental, housing, community development and a low-interest loan program. These services are available to a variety of communities and organizations. These entities include communities with populations of fewer than 50,000, other not-for-profit groups and tribal organizations. **Montana** RCAC: Nancy Jacobsen, njacobsen@rcac.org, (406) 582-1868. http://www.rcac.org/doc.aspx?158. National RCAC: http://www.rcac.org

### H. Midwest Assistance Program

MAP programs and services cover training, technical assistance and financial help. MAP staff provides on-site, localized instruction tailored to the needs of a specific community, tribe, system owner, operator or governing board, as well as classroom type training qualifying in many instances for continuing education credits or leading to required system operator certifications. Technical assistance helps communities and tribes looking to expand or improve water and wastewater facilities, as well as those just needing to improve the management and operation of systems already in place. Financial help includes a revolving community loan fund operated by an independent but closely affiliated agency, the ability to act as a broker to help communities access other funds, and perhaps most importantly, providing the skills of an experienced mentor to help communities navigate the intricacies of applications for grants and low interest project financing. Montana MAP's website and Montana contacts list: http://www.map-inc.org/State\_Pages/Montana\_page.htm

#### I. Rural Assistance Center

The Rural Assistance Center (U.S. Department of Health and Human Services' Rural Initiative) was established in December 2002 as a rural health and human services information portal. RAC helps rural communities and other rural stakeholders access the full range of available programs and funding. (RAC: http://www.raconline.org/ and RAC Montana resources, http://www.raconline.org/states/montana.php)

# V. MONTANA CONSOLIDATED PLAN AND OTHER HOUSING RESOURCES

#### A. MDOC Housing Division's List Of Helpful Links To Other Housing Information

The MDOC Housing Division has a webpage, <a href="http://housing.mt.gov/Hous\_Links.asp">http://housing.mt.gov/Hous\_Links.asp</a>, that will lead you to a great variety of housing program resources within the

Montana Department of Commerce as well as other governmental resources (state and federal) and non-governmental housing-related organizations.

# B. Montana Five-Year Consolidated Plan 2005-2010 -- February, 2005 (and yearly action plans)

The Consolidated Plan is the State's five-year strategy focusing on the housing and other community development needs of low and middle-income families. The Plan shows how Montana will invest its resources to coordinate and develop cohesive. attractive, safe, and economically vibrant local communities. The current Consolidated Plan covers the years 2005-2010. The current Annual Action Plan, which is part of the larger five-year Plan, covers a twelve-month period beginning April 1, 2006 through March 31, 2007. These documents are available from the MDOC Housing Division (841-2820) and are also on-line at http://commerce.mt.gov/Housing/Hous CP Apps.asp

#### C. Montana Housing Resource Directory – 2007

The Montana Housing Resource Directory lists all federal and state programs available for housing. It contains a Housing Resource Reference matrix that provides a brief sketch of housing resources in Montana and includes information on eligible applicants and activities, local match requirements, funding cycle deadlines and program contacts to reach for additional information. The January 2007 edition (and any more recent update) of the directory is available on-line at:

http://housing.mt.gov/Hous\_CP\_HsgResDir.asp

#### D. Montana Housing Coordination Team (HCT)

Housing policies and housing program responsibilities are divided amongst a variety of agencies and organizations throughout both state and federal governments. To aid in the coordination and enhancement of program and agency efforts, the Department of Commerce created the Housing Coordinating Team (HCT).

The goals of the HCT are to: ~ increase coordination between the various housing agencies and programs; ~ identify areas where there are impediments to affordable housing development: ~ improve access to housing programs through education, including multi-agency workshops; and ~ improve service delivery to funding recipients. The members represent state and federal housing programs and nonprofit organizations that finance, regulate or provide housing related services. The HCT seeks input from private citizens and local organizations on various housing related topics or situations and will then give assistance and direction, if possible, towards solving these housing problems across Montana. HCT website: http://housing.mt.gov/HCT.asp

## E. State of Montana Analysis of Impediments to Fair Housing and Housing Choice --November, 2004

The State of Montana Analysis of Impediments to Fair Housing and Housing Choice (prepared by Western Economic Services, Inc.) is a component of the Consolidated Plan. It identifies what barriers to fair housing exist in the state. This document is not meant to further the agenda of any person or organization, but to weave the views of many into a collective tool that can be used to help Montana achieve the goal of equal fair housing opportunity for all its citizens. It is available from the MDOC Housing Division (841-2820) and is also on-line at:

http://commerce.mt.gov/Housing/Includes/CP/Word/05\_Al.doc

# F. The Montana Home Choice Coalition: Affordable, Quality Housing for Seniors, Adults, Children, and Families with Disabilities

The Montana Home Choice Coalition mission: To create better community housing choices for all people with disabilities by working through a coalition of Montana citizens, advocates, providers, federal state, and local agencies, the housing finance community, realtors, and the home-building industry. The Montana Home Choice Coalition (449-3120; e-mail: montanahomechoice@aware-inc.org) has a website with resources and an Information Center at: http://www.aware-inc.org/montanahomechoice/

#### G. Montana Council on Homelessness

The Montana Council on Homelessness (MTCoH, 443-0580 or 447-4260) was formed by Executive Order in June 2004 to take an overarching look at the issues playing into homelessness in Montana. The Council's goal is to identify systems gaps and obstacles, and create the mechanisms and infrastructure to address those obstacles through policy and protocol changes and/or recommendations for legislation. Council members come from the public, private and business sectors as well as state and federal agencies. MTCoH publishes a newsletter of resources, reports and events relating to homelessness, affordable housing and related issues, and has a website with links to additional information about events and resources: http://www.MTCoH.org

# H. A Guide to Assessing Senior Assisted Living Needs in Your Community -- June 2006

This study, commissioned by the Housing Division of the Montana Department of Commerce, addresses the crisis that rural communities throughout Montana are facing in housing-with-service supports for their aging populations. Community leaders and the families of the elderly have identified "assisted living" as a potential solution for providing that support for the senior citizens in their communities.

This study suggests a shift in the way communities address assisted living—not necessarily as a "facility"—but as a way of integrating community services into housing. One can then accomplish "assisted living" through an intentional program of providing a wide variety of settings in which seniors can meet their needs for living with assistance.

A Guide to Assessing Senior Assisted Living Needs in Your Community provides project development information for community, not-for-profit groups, and other providers of housing and services to seniors using Montana housing funding programs and recommends ways to provide more economically sustainable (for the senior residents and for the State) assisted living, while addressing resident's personal living preferences. The report is now available on-line at:

http://housing.mt.gov/Includes/HM/PDF/HM\_SeniorHsg.pdf

#### I. Montana HomeOwnershhip Network (MHN)

MHN (http://www.nwmt.org/index.htm), an affiliate of Neighborhood Housing Services of Great Falls, is a partnership of local Montana housing organizations dedicated to providing homeownership opportunities to Montanans. MHN has helped 2,600 families become homeowners in the past six years. Families all over Montana from Eureka to Ekalaka and from Sidney to Dillon are now homeowners. The MHN is nationally recognized as a model for delivery of homeownership services to rural areas. MHN works with local service partners throughout the state to provide homebuyers education,

one-to-one housing counseling, loans for down payment and closing costs, due-on-sale loans for "gap financing" and development of new owner-occupied homes.

MHN is funded primarily by the Montana Board of Housing, which provides a special pool of funds first and second mortgages and funding for homebuyer education and housing counseling. Other funding includes the Wells Fargo Housing Foundation, The Fannie Mae Foundation, Rural Development and Neighborhood Reinvestment.